

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ERICKA LAKE

Debtor(s)

Case No. 16-29422

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/15/2016.
- 2) The plan was confirmed on 11/21/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/26/2018.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,044.50
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$4,044.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,142.71
Court Costs	\$0.00
Trustee Expenses & Compensation	\$186.04
Other	\$21.76

**TOTAL EXPENSES OF ADMINISTRATION: \$2,350.51**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARGOSY UNIVERSITY	Unsecured	722.00	NA	NA	0.00	0.00
CAPRI BEAUTY COLLEGE	Unsecured	6,937.00	NA	NA	0.00	0.00
CITY COLLEGES OF CHICAGO	Unsecured	200.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	675.00	1,128.41	1,128.41	0.00	0.00
CITY OF KANKAKEE	Unsecured	100.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	900.00	2,344.94	2,344.94	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	1,775.00	7,746.62	7,746.62	1,302.07	391.92
CREDIT ACCEPTANCE CORP	Unsecured	5,805.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	156.00	NA	NA	0.00	0.00
EAST WEST UNIVERSITY	Unsecured	500.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	100.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	456.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	456.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Unsecured	259.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,000.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	406.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,000.00	1,346.74	1,346.74	0.00	0.00
PNC BANK	Unsecured	400.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEM	Unsecured	611.00	NA	NA	0.00	0.00
SPEEDYRAPID CASH	Unsecured	NA	498.36	0.00	0.00	0.00
SPEEDYRAPID CASH	Unsecured	498.00	498.36	498.36	0.00	0.00
SPRINT NEXTEL	Unsecured	600.00	718.48	718.48	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	300.00	NA	NA	0.00	0.00
ST MARYS HSP	Unsecured	100.00	NA	NA	0.00	0.00
Strayer University Online Campus	Unsecured	1,300.00	NA	NA	0.00	0.00
UNIVERSITY OF PHOENIX	Unsecured	1,365.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	6,497.00	29,404.43	29,404.43	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	3,559.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	3,082.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	3,000.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	3,000.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT OF EDUCATION/NELNET	Unsecured	1,800.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	1,784.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	1,750.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	1,750.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	1,144.00	NA	NA	0.00	0.00
WESTERN UNION FINANCIAL SERVICE	Unsecured	155.00	NA	NA	0.00	0.00
Williams & Fudge Inc	Unsecured	722.00	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,746.62	\$1,302.07	\$391.92
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$7,746.62</b>	<b>\$1,302.07</b>	<b>\$391.92</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$35,441.36</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>		
Expenses of Administration	<u>\$2,350.51</u>	
Disbursements to Creditors	<u>\$1,693.99</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$4,044.50</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/27/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.